

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

FRANCIS A. MAGUIRE
CAROLYN R. MAGUIRE
Debtor(s)

Case No. 19-13116-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/13/2019.
- 2) The plan was confirmed on 01/29/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/30/2024.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$146,898.40.
- 10) Amount of unsecured claims discharged without full payment: \$164,009.19.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$180,825.00
Less amount refunded to debtor	\$1,860.00

NET RECEIPTS: \$178,965.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$15,680.51
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$21,480.51

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABINGTON MEMORIAL HOSPITAL PA	Unsecured	382.78	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	33,248.00	34,328.63	37,537.49	37,537.49	0.00
AMERICAN EXPRESS	Unsecured	3,423.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	3,423.64	3,423.64	883.28	0.00
BANK OF AMERICA NA	Unsecured	8,288.00	8,667.08	8,667.08	2,236.07	0.00
CAPITAL ONE BANK	Unsecured	1,283.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	4,876.00	5,116.24	5,116.24	1,320.00	0.00
CHRYSLER CAPITAL AUTO LEASE LT	Unsecured	8,095.00	6,789.11	1,723.81	1,723.81	0.00
CREDIT BU LANCASTER CNTY	Unsecured	35.25	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	1,397.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	NA	1,587.16	1,587.16	409.51	0.00
DISCOVER BANK	Unsecured	10,051.00	10,366.72	10,366.72	2,674.55	0.00
DISCOVER BANK	Unsecured	1,368.00	1,606.14	1,606.14	414.37	0.00
DRIFTWOOD TOO CAMPING RESORT	Unsecured	5,630.00	NA	NA	0.00	0.00
FULTON BANK	Secured	52,875.00	53,518.64	0.00	0.00	0.00
GREENSKY LLC	Unsecured	6,446.00	6,507.16	6,507.16	1,678.85	0.00
GREENSKY LLC	Unsecured	9,179.00	9,371.02	9,371.02	2,417.67	0.00
HARLEY DAVIDSON CREDIT CORP	Secured	17,495.00	18,114.88	19,808.13	19,808.13	0.00
KABBAGE, INC.	Unsecured	1,353.32	NA	NA	0.00	0.00
LIGHTSTREAM, A DIVISION	Secured	26,649.00	25,021.07	25,784.02	25,784.02	0.00
LVNV FUNDING LLC	Unsecured	25,568.00	24,774.75	24,774.75	6,391.75	0.00
LVNV FUNDING LLC	Unsecured	3,711.00	3,857.93	3,857.93	995.35	0.00
NATIONSTAR MORTGAGE LLC	Secured	285,084.00	287,536.26	6,582.70	6,582.70	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	13,284.00	16,624.77	16,624.77	4,289.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,798.00	5,116.82	5,116.82	1,320.12	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,060.00	1,178.62	1,178.62	304.07	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,358.57	2,358.57	608.49	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	851.00	956.86	956.86	246.83	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	7,624.00	8,061.05	8,061.05	2,079.71	0.00
QUEST DIAGNOSTICS	Unsecured	105.29	NA	NA	0.00	0.00
SOFI LENDING CORP	Unsecured	19,364.00	19,829.27	19,829.27	5,115.82	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STEPHANIE MARTINEZ	Unsecured	43,271.95	44,088.90	44,088.90	11,374.70	0.00
SYNCHRONY BANK	Secured	2,238.00	NA	NA	0.00	0.00
TD BANK NA	Unsecured	4,881.00	5,125.17	5,125.17	1,322.27	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	186.51	186.51	48.13	0.00
UNITED STATES TREASURY (IRS)	Priority	6,200.00	13,754.42	13,754.42	13,754.42	0.00
US DEPARTMENT OF EDUCATION	Unsecured	11,608.00	11,333.06	11,333.06	2,923.86	0.00
US DEPARTMENT OF EDUCATION	Unsecured	12,942.00	12,556.03	12,556.03	3,239.41	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,582.70	\$6,582.70	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$83,129.64	\$83,129.64	\$0.00
TOTAL SECURED:	\$89,712.34	\$89,712.34	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13,754.42	\$13,754.42	\$0.00
TOTAL PRIORITY:	\$13,754.42	\$13,754.42	\$0.00
GENERAL UNSECURED PAYMENTS:	\$204,417.28	\$54,017.73	\$0.00

Disbursements:

Expenses of Administration	<u>\$21,480.51</u>	
Disbursements to Creditors	<u>\$157,484.49</u>	
TOTAL DISBURSEMENTS :		<u>\$178,965.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/19/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.